Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Document Page 1 of 21

United States Bankruptcy Court Northern District of Illinois							Volu	untary Petition
Name of Debtor (if individual, enter Last, First, Middle): Davis, Antonio L				of Joint De	ebtor (Spouse tta M) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					used by the J maiden, and			years
Last four digits of Soc. Sec. or Individual-Taxpay (if more than one, state all) xxx-xx-6167	yer I.D. (ITIN)/Comp	olete EIN	(if more	our digits of than one, state	all)	Individual-	Taxpayer I.I	D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, ar 1635 Sunset Ave #3 Waukegan, IL	_	ZIP Code	Street 163 #3		Joint Debtor t Ave	(No. and Str	reet, City, ar	ZIP Code
County of Residence or of the Principal Place of		0087	•	•	nce or of the	Principal Pla	ace of Busin	60087
Lake Mailing Address of Debtor (if different from street)	et address):		Lal Mailin		of Joint Debt	or (if differe	nt from stree	et address):
		ZIP Code	-					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):								
Type of Debtor (Form of Organization) (Check one box)		f Business				of Bankrup Petition is Fi		Inder Which
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) □ Health Care Business □ Single Asset Real Estate as de in 11 U.S.C. § 101 (51B) □ Railroad □ Stockbroker □ Commodity Broker □ Clearing Bank			Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 12 Chapter 13 Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts					
Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: □ Debtor is a tax-exempt Entity (Check box, if applicable) □ Debtor is a tax-exempt organizatic under Title 26 of the United States. Code (the Internal Revenue Code)			"incurred by an individual primarily for					
Filing Fee (Check one box) Check one box: Chapter 11 Debtors Check one box: Chapter 11 Debtors Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three year check all applicable boxes: Alpha plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors in accordance with 11 U.S.C. § 1126(b).					51D). owed to insiders or affiliates) nd every three years thereafter).			
Statistical/Administrative Information ■ Debtor estimates that funds will be available for Debtor estimates that, after any exempt prope there will be no funds available for distribution	erty is excluded and a	secured credi	tors.		3(-)	THIS	S SPACE IS F	OR COURT USE ONLY
Estimated Number of Creditors		10,001- 25] 5,001- 0,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$1 to		to \$100 to] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion	More than \$1 billion			
		\$50,000,001 \$1 to \$100 to] 00,000,001 \$500	\$500,000,001 to \$1 billion	More than			

Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Document Page 2 of 21

B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Davis, Antonio L Davis, Edlotta M (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ Joseph R. Doyle **December 22, 2014** Signature of Attorney for Debtor(s) (Date) Joseph R. Doyle 6279065 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Davis, Antonio L Davis, Edlotta M

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Antonio L Davis

Signature of Debtor Antonio L Davis

X /s/ Edlotta M Davis

Signature of Joint Debtor Edlotta M Davis

Telephone Number (If not represented by attorney)

December 22, 2014

Date

Signature of Attorney*

X /s/ Joseph R. Doyle

Signature of Attorney for Debtor(s)

Joseph R. Doyle 6279065

Printed Name of Attorney for Debtor(s)

Bizar & Doyle, LLC

Firm Name

123 West Madison Street Suite 205 Chicago, IL 60602

Address

Email: joe@bizardoylelaw.com

312-427-3100 Fax: 312-427-5400

Telephone Number

December 22, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Document Page 4 of 21

B1 (Official For	m 1)(04/13)		Page 2			
Voluntar		Name of Deblor(s): Davis, Antonio L				
(This page mu	st be completed and filed in every case)	Davis, Edlotta M				
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two,				
Location Where Filed:	- None -	Case Number:	Date Filed:			
Location Where Filed:		Case Number:	Date Filed:			
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If	more than one, attach additional sheet)			
Name of Debt		Case Number:	Date Filed:			
District:		Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter 1 further certify that I delivered to the debtor the notice required by 11 U.S. § 332(b). November 6, 2014 Signature of Attorney for Debtor(s) (Date)						
		Joseph R. Doyle	6279065			
	TrJr	ibit C				
(To be comp Exhibit If this is a join	leted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	a part of this petition.				
	Information Regardin	<u> </u>				
	(Check any a	_	·			
•	Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or princ	cipal assets in this District for 180 ays than in any other District.			
	There is a bankruptcy case concerning debtor's affiliate, g					
	Debtor is a debtor in a foreign proceeding and has its prin this District, or has no principal place of business or asset proceeding [in a federal or state court] in this District, or t sought in this District.	cipal place of business or pr s in the United States but is the interests of the parties wi	incipal assets in the United States in a defendant in an action or ll be served in regard to the relief			
	Certification by a Debtor Who Reside (Check all app	licable boxes)				
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If bo	x checked, complete the following.)			
(Name of landlord that obtained judgment)						
	(Add.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
	(Address of landlord) Debtor claims that under applicable nonbankruptcy law, (here are circumstances unde	r which the debtor would be permitted to cure			
	the entire monetary default that gave rise to the judgment Debtor has included with this petition the deposit with the	for possession, after the jud	gment for possession was entered, and			
1	after the filing of the petition. Debtor certifies that he/she has served the Landlord with					
	Deplot certaines mas necesso mas sortest me Danatola Mint		- · · · · · · · · · · · · · · · · · · ·			

Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Document Page 5 of 21

B1 (Official Form 1)(04/13)	Page 3
Voluntary Petition	Name of Debtor(s):
Ť	Davis, Antonio L
(This page must be completed and filed in every case)	Davis, Edlotta M
-	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief	(Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code, Certified copies of the documents required by 11 U.S.C. §1515 are attached.
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).	Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
- Autoria Dia	X Signature of Foreign Representative
X With Signature of Debtor Antonio L Davis	Signature of Foreign Representative
Signature of Deblor Attorno L Davis	
X Signature of Joint Debtor Edlotta M Davis	Printed Name of Foreign Representative
2. Pummia or house a sold water in a sold	Date
Telephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
November 6, 2014	I declare under penalty of perjury that: (1) I am a bankruptcy petition
Date /	preparer as defined in 11 Û.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document
Signature of Attorney*	and the notices and information required under 11 U.S.C. §§ 110(b).
	110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services
X = I	chargeable by bankruptcy petition preparers, I have given the debtor notice
Signature of Miorney for Debtor(s)	of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.
Joseph R. Doyle 6279065	Official Form 19 is attached.
Printed Name of Attorney for Debtor(s)	
Bizar & Doyle, LLC	Printed Name and title, if any, of Bankruptcy Petition Preparer
Firm Name	Timod Tamo and and it any, or a series appropriate
123 West Madison Street	O 1 1 County and office has been recitive property and
Suite 205 Chicago, IL 60602	Social-Security number (If the bankrutpey petition preparer is not an individual, state the Social Security number of the officer,
Cilicago, IL 00002	principal, responsible person or partner of the bankruptcy petition
Address	preparer.)(Required by 11 U.S.C. § 110.)
Email: joe@bizardoylelaw.com	
312-427-3100 Fax: 312-427-5400	
Telephone Number	
November 6, 2014	Address
Date	
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the	X
information in the schedules is incorrect.	
CD-14-1/C	Date
Signature of Debtor (Corporation/Partnership)	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.
I declare under penalty of perjury that the information provided in this	
petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United	assisted in preparing this document unless the bankruptcy petition preparer is not an individual;
States Code, specified in this petition.	
X	
X	
	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Printed Name of Authorized Individual	
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in
Title of Authorized Individual	fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.
Date	

Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Page 6 of 21 Document

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court

		Northern District of Illinois		
In re	Antonio L Davis Ediotta M Davis	Debtor(s)	Case No. Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now, [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Document Page 7 of 21

B 1D (Official Form 1, Exhibit D) (12/09) - Cont,				
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.				
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
I certify under penalty of perjury that the information provided above is true and correct.				
Signature of Debtor: Autorio Lucio Antonio L Davis Date: November 6, 2014				

Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Page 8 of 21 Document

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court

	-	Northern District of Illinois		
In re	Antonio L Davis Ediotta M Davis		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Document Page 9 of 21

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2			
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.				
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
I certify under penalty of perjury that the information provided above is true and correct.				
Signature of Debtor: Ediotta M Davis				
Date: November 6, 2014				

Entered 12/22/14 15:38:26 Desc Main Case 14-45404 Filed 12/22/14 Doc 1 Document Page 10 of 21

B6 Declaration (Official Form 6 - Declaration). (12/07)

Antonio L Davis

United States Bankruptcy Court Northern District of Illinois

In re	Ediotta M Davis			Case No.	
11110	Edibita W Davis		Debtor(s)	Chapter	7
	DECLARATION	CONCERN	ING DEBTOR'S	SCHEDUL	ES
	DECLARATION UNDE	R PENALTY (OF PERJURY BY INDI	VIDUAL DEI	BTOR
	I declare under penalty of perjur sheets, and that they are true and correct	y that I have reals to the best of m	ad the foregoing summa y knowledge, informatio	ry and schedul on, and belief.	es, consisting of <u>0</u>
Date	November 6, 2014	Signature	Antonio L Davis Debtor	HD.	
Date	November 6, 2014	Signature	Ediotta M Davis Toint Debtor	i Da	ws

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Document Page 11 of 21

B7 (Official Form 7) (04/13)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	November 6, 2014	Signature	antonio Durs
		-	Antonio L Davis
			Debtor
Date	November 6, 2014	Signature	Edlutta Davis
Date		-	Ediotta M Davis
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Document Page 12 of 21

B8 (Form 8) (12/08)

United States Bankruntcy Court

	Northern District of Illinois							
In re	Antonio L Davis Edlotta M Davis			Case No.				
			Debtor(s)	Chapter	7			
	CHAPTER 7 INDIVI	DUAL DEBT	'OR'S STATEMENT	OF INTEN	ITION			
	re under penalty of perjury that the abo al property subject to an unexpired leas		y intention as to any pr	operty of my	estate securing a debt and/or			
Date .	November 6, 2014	Signature	Antonio L Davis	Duis				
Date ₋	November 6, 2014	Signature	Debtor Callotta Edlotta M Davis Joint Debtor	- Du	MA			

Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Document Page 13 of 21

United States Bankruptcy Court Northern District of Illinois

In r	Antonio L Da Ediotta M Da				Case No.	
				Debtor(s)	Chapter	7
1.				PENSATION OF ATTO te 2016(b), I certify that I am the at		* *
	be rendered on beh	to me alf of t	e within one year before the the debtor(s) in contemplat	filing of the petition in bankruptc tion of or in connection with the ba	y, or agreed to be paid ankruptcy case is as fo	to me for services rendered on to
	For legal servi	ces, I	have agreed to accept	bi) b	\$ <u></u>	940.00
				ved		940.00
	Balance Due	··········	***************************************	***************************************	<u> </u>	0.00
2,	The source of the c	ompen	nsation paid to me was:			
	Debtor		Other (specify):			
3.	The source of comp	ensati	ion to be paid to me is:			
	■ Debtor		Other (specify):			
4.	■ I have not agree	d to s!	share the above-disclosed co	ompensation with any other person	n unless they are mem	bers and associates of my law firm.
	☐ I have agreed to copy of the agre	share ement	e the above-disclosed comp it, together with a list of the	ensation with a person or persons names of the people sharing in th	who are not members e compensation is atta	or associates of my law firm. A
5,	In return for the abo	ove-dis	isclosed fee, I have agreed t	to render legal service for all aspec	ets of the bankruptcy of	ease, including:
	 b. Preparation and c. Representation of d. [Other provision 	filing of of the costs as no	of any petition, schedules, debtor at the meeting of cre needed]	endering advice to the debtor in de statement of affairs and plan whic editors and confirmation hearing, a	h may be required; ind any adjourned hea	rings thereof;
	reattirma	tion a	with secured creditors i agreements and applica r avoldance of llens on	to reduce to market value; ex ations as needed; preparation household goods.	emption planning; n and filing of moti	preparation and filing of ions pursuant to 11 USC
5.]	By agreement with t Represer proceedi	ıtatlor	btor(s), the above-disclosed on of the debtors in any	fee does not include the following dischargeability actions, jud	g service: Icial lien avoidanc	es or any other adversary
				CERTIFICATION	7	1
this b	I certify that the fore ankruptcy proceeding	going	; is a complete statement of	any agreement or arrangement for	payment to me for re	presentation of the debtor(s) in
Dated	i: November 6	, 2014	4			
				Joseph R. Doyle	6279065	
			•	Bizar & Doyle, LL 123 West Madiso	-C on Street	
				Suite 205		
				Chicago, IL 6060	2	:
				312-427-3100 Fa joe@bizardoyiela		

Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Document Page 14 of 21

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Antonio L Davis Edlotta M Davis		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Document Page 15 of 21

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit coun statement.] [Must be accompanied by a motion for de	seling briefing because of: [Check the applicable termination by the court.]
	109(h)(4) as impaired by reason of mental illness or izing and making rational decisions with respect to
	.09(h)(4) as physically impaired to the extent of being a credit counseling briefing in person, by telephone, or
☐ Active military duty in a military con	mbat zone.
☐ 5. The United States trustee or bankruptcy a requirement of 11 U.S.C. § 109(h) does not apply in the	dministrator has determined that the credit counseling his district.
I certify under penalty of perjury that the in	nformation provided above is true and correct.
Signature of Debtor:	/s/ Antonio L Davis
Date: December 22, 20	Antonio L Davis 14

Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Document Page 16 of 21

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Antonio L Davis Edlotta M Davis		Case No.	Case No.
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Document Page 17 of 21

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicabl statement.] [Must be accompanied by a motion for determination by the court.]	e
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illnes mental deficiency so as to be incapable of realizing and making rational decisions with respect financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of unable, after reasonable effort, to participate in a credit counseling briefing in person, by telepthrough the Internet.);	
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit coun requirement of 11 U.S.C. § 109(h) does not apply in this district.	seling
I certify under penalty of perjury that the information provided above is true and correc	t.
Signature of Debtor: /s/ Edlotta M Davis Edlotta M Davis	
Date: December 22, 2014	

Aaron Sales & Lease Ow 1015 Cobb Place Blvd Nw Kennesaw, GA 30144

Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099

Arnoldharris 111 West Jackson B Chicago, IL 60604

Barnes Auto 2125 N Cicero Chicago, IL 60639

Cci Contract Callers I Augusta, GA 30901

Chasmccarthy 705 North East Str Bloomington, IL 61701

Conserve 200 Cross Keys Office Pa Fairport, NY 14450

Credit Acceptance Attn: Bankruptcy Dept 25505 West 12 Mile Rd Ste 3000 Southfield, MI 48034

Credit Collections Svc Po Box 773 Needham, MA 02494

Cybrcollect Po Box 1145 La Crosse, WI 54601 Debt Credit Services Attention: Bankruptcy 1799 Akron-Peninsula Rd. Suite 120 Akron, OH 44313

Devry Inc Attention: Student Accounts Center 814 Commerce Drive Oakbrook, IL 60523

Diversified Consultant P O Box 551268
Jacksonville, FL 32255

Dpt Ed/slm 11100 Usa Pkwy Fishers, IN 46037

Enhanced Recovery Corp Attention: Client Services 8014 Bayberry Rd Jacksonville, FL 32256

Exeter Finance Corp Po Box 166097 Irving, TX 75016

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Fort Sill National Ban Po Box 33009 Fort Sill, OK 73503

Get It Now 5501 Headquarters Plano, TX 75024

Greentree Po Box 460700 Escondido, CA 92046 Harris & Harris, Ltd. 111 W Jackson Blvd 400 Chicago, IL 60604

Jvdb Asc P O Box 5718 Elgin, IL 60121

Keynote Consulting 220 West Campus Drive Suite 102 Arlington Heights, IL 60004

Med Business Bureau Po Box 1219 Park Ridge, IL 60068

Memphis Light Gas & Water 245 S Main St Memphis, TN 38101

MHFS/ Med-Health Financial Services, Inc Po Box 1996 Milwaukee, WI 53201

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

Nco Financial Systems, 600 Holiday Plaza Dr Ste Matteson, IL 60443

Ncofin/980 600 Holiday Plaza Matteson, IL 60443

Optimum Outcomes Inc 2651 Warrenville Rd Ste Downers Grove, IL 60515

Slm Financial Corp 11100 Usa Pkwy Fishers, IN 46037

Case 14-45404 Doc 1 Filed 12/22/14 Entered 12/22/14 15:38:26 Desc Main Document Page 21 of 21

Southwest Credit Syste 4120 International Parkway Suite 1100 Carrollton, TX 75007

Unique National Collec 119 E Maple St Jeffersonville, IN 47130

Webbank/fingerhut Fres 6250 Ridgewood Rd Saint Cloud, MN 56303

Windham Professionals 380 Main St Salem, NH 03079